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Transmitted herewith for filing is the patent application of

Inventor: Jeff SPALDING

For: SYSTEM AND METHOD FOR SECURING TRANSACTIONS
BETWEEN BUYER AND CREDIT AUTHORIZER

Please note the following:

- [X] Patent Application: 21 pages, 17 claims are enclosed.
[X] 7 sheets of drawings are enclosed.
[X] The suggested drawing figure to be published is FIG. 4.
[X] Citation Under 37 CFR 1.97 and PTO-1449 is enclosed.
[X] Applicant qualifies as a small entity under 37 CFR §§1.19 and 1.27.
[X] Assignee info:
Name: Far Soft, Inc.
Address: 4500 Eden Woods Circle
Orlando, Florida 32810
State of Incorporation: Florida

The Declaration and Filing Fee are **NOT ENCLOSED**.

- [X] Name, Address and Citizenship of Inventor(s) is as follows:

Jeff SPALDING
4500 Eden Woods Circle
Orlando, Florida 32810

Citizen of United States

PLEASE ADDRESS ALL CORRESPONDENCE TO ATTORNEY OF RECORD

Date: April 18, 2001

RICHARD K. WARTHER

Reg. No. 32,180

Allen, Dyer, Doppelt, Milbrath & Gilchrist, P.A.

P.O. Box 3791

Orlando, Florida 32802-3791

Telephone: 407-841-2330

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